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RETURN TO AND PREPARED BY: Fred M. McDonald, IV 1709 Kirby Parkway Memphis, Tennessee 38120 901/755-5400 liar 1 1 25 PH '01

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WARRANTY DEED

THIS INDENTURE is made and entered into this 13th day of February, 2001 between MARY C. FRADY, UNMARRIED, GRANTORS, and EDWARD C. FREEMAN and DAPHNE R. FREEMAN, HIS WIFE, GRANTEE.

WITNESSETH: That for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the GRANTOR does hereby bargain, sell, transfer and convey unto the GRANTEES, all of GRANTOR'S right, title and interest in the following described property lying in City of WALLS, County of DeSoto, State of Mississippi, more particularly described as follows:

Lot 17, in Section B, HILLVIEW Subdivision, in Section 19, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 27, Pages 37-39, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to grantor by Warranty Deed of record in Book No. 292, Page 793, in the Register's Office of DeSoto County, Tennessee.

This conveyance is made subject to 2001 City and County Taxes, not yet due and payable; Subdivision Restrictions, Building Lines and Easements of record in Plat Book 27, Pages 37-39, Right Of Way at Book 37, Page 488, and other public records in the Register's Office of DeSoto County, Tennessee.

MARY C. FRADY /4245 MEADOW RIDGE TRAIL/MEMPHIS, TN 38141 (901) 565-9949 - H

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto GRANTEE, GRANTEE'S heirs, successors and assigns forever. The GRANTOR does covenant and agree with the said GRANTEE that GRANTOR is lawfully seized and possessed of the said real estate and that GRANTOR has a good and lawful right to sell the same. The GRANTOR further covenants that the same is unencumbered except as otherwise set forth herein, and that the title and quiet possession thereto GRANTOR will forever warrant and defend against the lawful claims of all persons whomsoever.

WITNESS my hand on the day and year first above written.

MARY C. FRADY
Signature of Seller

INDIVIDUAL STATE OF TENNESSEE) COUNTY OF SHELBY)	
the within named bargainor, with whom I	Public of said County and State, MARY C. FRADY, UNMARRIED am personally acquainted (or proved to the Anthre Apple of satisfactory the executed the within instrument for the purposee therein contained. y of February, 2001. Notary Public LARGE
My Commission Expires: September 18, 20	
Name and Address of Property Owner:	
EDWARD C. FREEMAN and DAR 8535 CEDAR LAKE DRIVE EAST WALLS, MISSISSIPPI 38680	
Property Address:	(w) 901/300-0003
8535 CEDAR LAKE DRIVE EAST WALLS, MISSISSIPPI 38680	-
Person Responsible for Taxes:	
ACCREDITED HOME LENDERS, 15030 AVENUE OF SCIENCE #10 SAN DIEGO, CA 92128	
Parcel #: 1084-1905.0-00017.00	
AFFIDAVIT OF VALUE	
STATE OF TENNESSEE COUNTY OF SHELBY	
I hereby swear or affirm that the actual consideration for this transfer or value of the property or interest in property transferred, whichever is greater is \$147,000.00 which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.	
	Affiant
Sworn to and subscribed before me, a Notary Public, this 13th day of February, 2001.	
	Notary Public

RETURN TO: Fred M. McDonald, IV 1709 Kirby Parkway Memphis, Tennessee 38120

My Commission Expires: September 18, 2002